

GADSDEN COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2020-2021, 2021-2022, 2022-2023

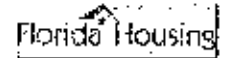


Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	7
A. Purchase Assistance	7
B. Emergency Repair	8
C. Owner Occupied Rehabilitation	10
D. Foreclosure Prevention	12
E. Disaster Mitigation and Relief	13
Section III, Incentive Strategies	14
A. Expedited Permitting	14
B. Ongoing Review Process	15
Exhibits	15
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	
D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement –N/A	
H. Conflict of Interest	

Program Details:

A. LG(s)

Name of Local Government	GADSDEN COUNTY BOARD
Does this LHAP contain an interlocal agreement?	NO



If yes, name of other local government(s)	
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B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2020-2021, 2021-2022, 2022-2023

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

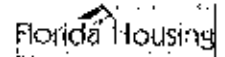
G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

J. Discrimination : In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

K. Support Services and Counseling: Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling,



Tenant Counseling, Foreclosure Counseling and Transportation.

- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. **Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. **Administrative Budget:** A line-item budget is attached as Exhibit A. Quincy/Gadsden County finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.



Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

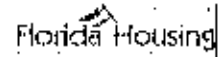
Entity	Duties	Admin. Fee Percentage
Local Government	All administration	10%
Third Party Entity/Sub-recipient	N/A	

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

S. Project Delivery Costs: N/A

T. Essential Service Personnel Definition (ESP): For purpose of SHIP funding, the county considers the following groups as Essential Services to our county: First Responders, Educators in K-12, Nurses, Skilled building trades and Active Military, National Guard stationed in the county.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:
Gadsden County will comply with the most current Florida Building Codes for Residential development regarding Energy Efficiency. To reduce the costs of maintenance, by using materials such as high density insulation, vinyl siding, vinyl windows, that exceeds “Energy Star” requirements, energy efficient lights, and 14 SEER HVAC systems. The County is committed to production of energy efficient housing for long term affordability. The County shall adhere to all energy requirements of HUD and the State of Florida Energy Efficiency Code for Building Construction. The County will encourage the homeowners to purchase Energy Star rated appliances, after rehabilitation or New Construction throughout Gadsden County. Also, the County will allow the Contractor to save and re-use existing building materials and plant green scrubs along with landscaping to conserve water.



V. Describe efforts to meet the 20% Special Needs set-aside:

The County will partner with social service agencies such as The Agency for People with Disabilities, Gadsden Community Services Center, Capital Area Community Action Agency, and Gadsden Association Rehabilitation Center serving the designated special needs populations to achieve the goal of the special needs set-aside for referrals. The goals will be met through the owner occupied rehabilitation, emergency repair and rental assistance strategies.

W. Describe efforts to reduce homelessness:

The County will work with The Big Bend Homeless Coalition, the lead Continuum of Care Agency, serving the homeless populations in Gadsden County.

Section II. LHAP Strategies:

A. Strategy Name: Purchase Assistance Program	Code 2
<p>a. Summary: The purchase Assistance Program assists eligible first time homebuyers with down payment and closing costs. Funds will be available to purchase a Newly Constructed/Never Occupied home, for the use as their principle residence, Purchaser of a newly constructed home will be assisted with only the amount required to reduce the purchase price in order to make the unit affordable. The County will rely on the first mortgage lender to determine the subsidy needed to make the home affordable not to exceed the maximum award.</p>	

b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023

c. Income Categories to be served: Very low, Low and moderate

d. Maximum award: \$15,000

- a. Very Low \$15,000
- c. Low \$15,000
- d. Moderate \$7,500

e. Terms:

1. Repayment loan/deferred loan/grant: Awarded as a deferred subordinate loan secured by a recorded Subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: Ten (10) New Construction;
4. Forgiveness: The loan will be forgiven annually on a prorated basis based on the loan term
 Repayment: None required as long as loan is in good standing
5. Default: The loan will be determined to be in default in any of the following occurs: sale, transfer or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of the above mentioned occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is



determined that adequate funds may be available to justify pursuing a recapture.

- f. Recipient/Tenant Selection Criteria: All applicants must have completed the ten (10) hour homebuyer education course offered by the Gadsden County Extension office. Applicants must obtain a certificate of completion and will be assisted on a first-qualified, first served basis. Applicants must be able to obtain first mortgage financing, with a fixed interest rate.
- g. Sponsor Selection Criteria: Not Applicable
- h. Additional Information: SHIP assisted applicants can only benefit once from the program with exception those effected by a disaster.

B. Strategy Name: Emergency Repair	Code 6
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a. Summary: Funds will be awarded to address emergency repair issues include: leaking roof, plumbing repairs or electrical repairs, septic repair/replacements, installation of ramps, or accessible bathrooms which require immediate attention or any situations that endanger the health and safety of the family will be considered an emergency repair.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Awarded as a deferred grant and secured by a recorded lien. Interest Rate: 0%
 - 2. Years in loan term: Two (2) Years
 - 3. Forgiveness: Loan will be forgiven on a prorated basis at 50% annually.
 - 5. Repayment: None required as long as loan is in good standing
 - 6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis following annual advertisement of the availability of SHIP funds. If a waiting list exists and the projected



wait time for assistance is more than two (2) years,
the list will be closed until all applicants on the list have been assisted.

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information: assisted applicants can only benefit once from the programs with exception of those affected by a disaster.

C. Strategy Name: Owner Occupied Rehabilitation/Replacement Program	Code 3, 4
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a. Summary: Assistance will be provided to homeowners whose homes are not in compliance with the State and Local building codes or Section 8 Minimum Quality Standards. In lieu of rehabilitation when the homes are deteriorated to the extent that repairs are unfeasible due to unreasonable costs or 60% extensive structural problems, a replacement home will be constructed. The existing structure must be certified by the Gadsden County SHIP Administrator and the Gadsden County Certified Building Officer as substandard and not suitable for rehabilitation.

b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023

c. Income Categories to be served: Very Low, Low and Moderate

d. Maximum award: \$60,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: Five (5) Years
4. Forgiveness: Loan will be forgiven at a rate of 20% percent annually.
5. Repayment: None required as long as loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis following annual advertisement of the availability of SHIP funds. Priorities may be given according to the initial determination of assistance in an effort to accommodate SHIP expenditure set-aside requirements. If a waiting list exists and the projected wait time for assistance is more than two years, the waiting list will be closed until all applicants on the list have been assisted. Rehab will be available only to owner/occupied households. Applicants must possess a clear title to the property, although it may be jointly owned and mortgaged. Applicants must



provide evidence that property taxes are paid current and mortgage (if applicable) also paid current.

- g. Sponsor Selection Criteria: Not Applicable
- h. Additional Information: assisted applicants can only benefit once from the programs with exception to those affected by a disaster.

D. Strategy Name: Foreclosure Prevention	Code 7
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a. **Summary:** The Foreclosure Prevention Program will provide assistance on a first-come, first-qualified basis to eligible applicants who are delinquent in their mortgage payments, but whose home has not yet had a foreclosure sale date set. Applicants requesting assistance must be able to prove that their financial situation is temporary and due to circumstances beyond their control, such as military deployment or job loss, loss of spousal support, personal injury, or unanticipated emergency expenses, as determined by the county. Eligible expenses will include delinquent mortgage payments, attorney's fees, recording fees and late fees.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award: \$5,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Repayment grant: Funds will be awarded as a grant and secured by a recorded lien.
 2. Interest Rate: 0%
 3. Years in loan term: Three (3) Years
 4. Forgiveness: The loan forgiven in full at the end of the (3) year period. The loan amount will be forgiven at a rate of 33.33% percent a year.
 5. Repayment: None required as long as loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: Persons previously assisted with SHIP funds will be eligible for assistance through this strategy. Applicants will be selected on a first-qualified, first-served basis.



- g. Sponsor/Developer Selection Criteria: Not Applicable
- h. Additional Information: SHIP assisted applicants can only benefit once from the program with exception of those affected by disaster.

E. Strategy Name: Disaster Relief/Mitigation	Code 5
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The Disaster Relief Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
3. Construction of wells or repair of existing wells where public water is unavailable.
4. Payment of insurance deductibles for rehabilitation of homes covered under home-owners' insurance policies;
5. Security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to damage from the disaster;
6. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing Finance Corporation.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award: \$10,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant secured by a recorded lien.
 2. Interest Rate: 0 %
 3. Years in loan term: Three (3)
 4. Forgiveness: The loan amount shall be forgiven at the rate of 33.33% annually.
 6. Repayment: None required as long as loan is in good standing.Default: Should the owner move, vacate, rent or sell the home before the three (3) years have passed the balance of the SHIP loan will be immediately due.



- f. Recipient/Tenant Selection Criteria: Applications will be reviewed for eligibility and approved on a first-qualified first served basis.
- g. Sponsor/Sub-recipient Selection Criteria: Not Applicable
- h. Additional Information; SHIP funds at all times must be used for applicants and eligible housing. SHIP disaster funds may not be used for the rehabilitation of mobiles homes unless affected by a disaster.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. **Name of the Strategy: Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Permits as defined in S.163.31(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. Expedited permitting process for affordable housing projects: Gadsden County permitting process shall remain as it exists. However, if affordable housing projects begin to experience delays beyond the normal permitting time frame and not related to developer's changes, or are more than four weeks on any phase of the permitting process, then such affordable housing projects will be processed ahead of other projects to be considered. For the purpose of expedited permit process, affordable housing projects will be identified as those assisted with state or federal funds

- B. **Name of the Strategy: Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

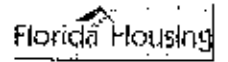
Provide a description of the procedures used to implement this strategy: The administration staff continues to review the local policies and procedures, ordinances, regulations, and plan provisions. Recommendations are provided to the Gadsden County Board of County Commissioners on an as needed basis.

- C. **Other Incentive Strategies Adopted:**

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.



- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement. N/A
- H. Other Documents Incorporated by Reference.



GADSDEN COUNTY
CDBG Housing Assistance Program
CONFLICT OF INTEREST STATEMENT

CHECK THE FOLLOWING THAT APPLY:

Check One:

_____ I hereby certify that I am not related to any of the current GADSDENCOUNTY Commission members as identified by the attached list.

OR

_____ I am related to Commission Member _____

Relationship: _____

Check One:

_____ I hereby certify that I am not a GADSDEN COUNTY employee nor am I related to any GADSDEN COUNTY employee.

OR

_____ I am a GADSDEN COUNTY employee or I am related to the following GADSDEN COUNTY employee or employees:

Name _____ Department Relationship _____

Name _____ Department Relationship _____

Check One:

_____ I certify that I am not related to any member of the GADSDEN County Citizens Advisory Task Force (see attached list).

OR

_____ I am related to the following member(s) of the GADSDEN County Citizens Advisory Task Force.

Name _____ Relationship _____

Applicant Signature

Print Name

Date

Co-Owner/Applicant

Print Name

Date

Home Address

Phone

Mailing Address if different

GADSDEN County Commission Members

Brenda Holt – District 4
Eric Hinson – District 1
Gene Morgan – District 3
Anthony Viegbesie, PHD – District 2 Chairperson
Sherrie Taylor – District 5 Vice Chairperson

County Staff

Wesley Hall – County Administrator
Sonya Burns – Housing Program Coordinator

Citizens Advisory Task Force Members

Arrie Battles
Lillie Collins
Virgielene Anthony
Cora Spencer
Richard Lockwood
Joe Munroe

Being related to any of these persons is not going to prevent the County from providing assistance, but we will be required to request a formal waiver from the funding agency. Failure to properly document a relationship will cause immediate removal from the program.



- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (if changed from the original creating ordinance).
- G. Interlocal Agreement. N/A
- H. Other Documents Incorporated by Reference.

GADSDEN COUNTY

Fiscal Year: 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
OK	

Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
OK	

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
OK	

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

**Exhibit B
Timeline for SHIP Expenditures**

Gadsden County affirms that funds allocated for these fiscal years will meet the following deadlines
(focal government)

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____."
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2021-2022

Name of Local Government: **GADSDEN COUNTY**

Code		Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
		Homeownership											
2		PURCHASE ASSISTANCE	Yes	1	\$1,000	1	\$14,000	1	\$7,000	\$85,000.00	\$0.00	\$75,000.00	3
6		EMERGENCY REPAIRS	Yes	2	\$25,000					\$20,000.00	\$0.00	\$20,000.00	2
3		REHABILITATION	Yes	3	\$60,000	1	\$60,000			\$240,000.00	\$0.00	\$240,000.00	4
5		DISASTER								\$0.00	\$0.00	\$0.00	0
7		FORECLOSURE								\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
Total Homeownership				6		2		1		\$295,000.00	\$0.00	\$295,000.00	9
Purchase Price Limits:				New	\$ 160,000	Existing	\$ 140,000						
				OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Rental			0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 35,000		20%		OK				
Home Ownership Counseling				\$ 20,000								
Total All Funds				\$ 850,000		OK						

	Set Asides		
Percentage Construction/Rehab (75% requirement)		84.3%	OK
Homeownership % (65% requirement)		84.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 124,000	62.1%	OK
Low Income (30% requirement)	\$ 74,000	27.2%	OK
Moderate Income	\$ 7,000	2.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:			GADSDEN COUNTY									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	PURCHASE ASSISTANCE	Yes	1	\$14,000	1	\$14,000	1	\$7,500	\$35,500.00	\$0.00	\$35,500.00	5
6	EMERGENCY REPAIRS	Yes	3	\$10,000					\$20,000.00	\$0.00	\$20,000.00	2
3	REHABILITATION	Yes	3	\$60,000	2	\$60,000			\$300,000.00	\$0.00	\$300,000.00	5
5	DISASTER								\$0.00	\$0.00	\$0.00	0
7	FORECLOSURE								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Homeownership			6		3		2		\$355,500.00	\$0.00	\$355,500.00	10
Purchase Price Limits:			New	\$ 150,000	Exsting	\$ 140,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Rental			0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 35,000	10%	OK						
Home Ownership Counseling				\$ 20,000								
Total All Funds				\$ 410,500	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		101.6%	OK
Homeownership % (68% requirement)		101.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 214,000	61.1%	OK
Low Income (30% requirement)	\$ 234,500	68.3%	OK
Moderate Income	\$ 7,500	2.1%	

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Inter-local Entity: GADSDEN COUNTY BOARD OF COMMISSIONERS

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LIHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

[Signature]
Witness *[Signature]*

[Signature]
Chief Elected Official or designee

[Signature]
Witness *[Signature]*

[Signature]
Dr. Anthony Viebesie, BOCC CHAIRPERSON

11-27-2020
Date

OR

[Signature]
Attest:
(Seal)



RESOLUTION #: 20-005

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF THE GADSDEN COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * *

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of

up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the GADSDEN COUNTY to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

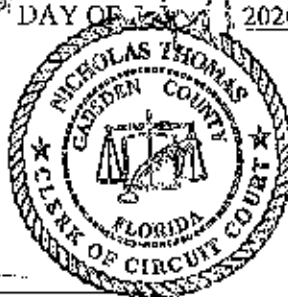
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF GADSDEN COUNTY, FLORIDA that:

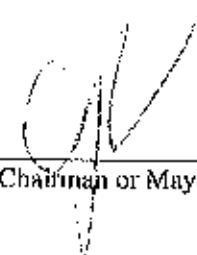
Section 1: The Board of County Commissioners of the Gadsden County by approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2020-2021, 2021-2022, 2022-2023.

Section 2: The Anthony Viehesie, PH. D. The Chairperson, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

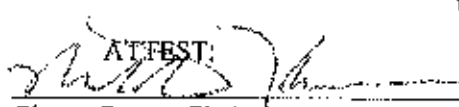
Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 21st DAY OF July, 2020.





Chairman or Mayor or designee

ATTEST:


City or County Clerk

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: GADSDEN COUNTY BOARD OF COUNTY COMMISSIONERS
CHIEF ELECTED OFFICIAL: ANTHONY VIEBESIE, PH.D., BOCC CHAIRMAN
ADDRESS: POST OFFICE BOX 1799, QUINCY, FLORIDA 32353-1799

SHIP ADMINISTRATOR: SONYA J. BURNS
ADDRESS: 9 EAST JEFFERSON STREET, RM. 105 QUINCY, FLORIDA 32351

TELEPHONE: (850) 875-8659 FAX: (850) 875-8899
EMAIL ADDRESS: sburns@gadsdencountyfl.gov

ADDITIONAL SHIP CONTACTS: _____
ADDRESS: _____

EMAIL ADDRESS: _____

INTERLOCAL AGREEMENT: YES/NO (If yes, list other participants in the inter-local agreement):

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000616
MAIL DISBURSEMENT TO: COMMUNITY DEVELOPMENT ADMINISTRATION
ADDRESS: POST OFFICE BOX 1799, QUINCY, FLORIDA 32353-1799

OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:
 NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000
TALLAHASSEE, FL 32301 Fax: (850) 922-7253